



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

Mary Phillips

Q: I am a retiree from Thomson Electronics, and have received notice that my retiree health benefits will be ending December 31st. What are all my health care options?

A: Beginning next year, Thomson Electronics will no longer provide company paid health care supplement plans for Medicare eligible retirees. As a Medicare eligible retiree, you have few options available.

While no longer subsidizing a Medicare supplement medical plan for Medicare eligible retirees, Thomson has worked out two options with Anthem's SmartValue Medicare Advantage plans (Anthem MA). In these plans, retirees who participate in Medicare coverage would enroll in plans and pay for their full cost.

The Anthem MA plans monthly premiums are anticipated to be

approximately \$99.50 for Plan 1 or \$195.50 for Plan 2 per retiree, depending on which plan is selected. Both options include Part D coverage with no donut hole (coverage gap). You should have received an Anthem MA plan overview from Thomson Human Resources. If you wish to participate in one of these plans you must elect coverage when it is first offered. You will not be able to enroll at a later date.

Along with the options worked out between Thomson and Anthem listed above, you will also have the following options:

- Original Medicare, an individual Medigap policy, and a Part D drug plan (PDP);
- Medicare Advantage plan that includes drug coverage (MAPD); or
- Medicare Advantage plan (MA) and a PDP.

Original Medicare, Medigap and PDP

Because you are losing your current health care coverage, as a Medicare beneficiary you will have special guarantees in purchasing a Medigap policy. You will have a 63 day "guarantee issue" beginning January 1, 2008. You will be able to purchase Plans A, B, C or F from any company offering these

plans in Indiana. The plan will be available to you at the standard rate, for your age group, with no medical underwriting.

You will be able to enroll in a PDP during the Annual Open Enrollment, November 15th through December 31st, with coverage beginning January 1, 2008. Information on the 2008 PDPs should be available in mid-October.

MAPD/MA and PDP

Medicare Advantage plans are another way of getting your Medicare benefits. These are health plans offered by private companies under contract with Medicare. For coverage to begin January 1st you may enroll in either an MAPD or an MA plan during the Annual Election Period, November 15th through December 31st. Information on the 2008 MAPD and MA plans should be available mid-October.

SHIP has packets of information available to help understand Medigap policies, Medicare Advantage plans, and PDPs. To request a packet please call our toll free number, 1-800-452-4800. To speak with a counselor contact our 1-800 number or call your local SHIP site.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.

Address your questions to:

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or www.Medicare.in.gov
1-800-452-4800

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